



Company	Western-Southern Life Assurance Company Western & Southern Financial Group
A.M Best Rating	A+
Standard and Poor's Rating	AA-
Product Type	Traditional Fixed
Product	SmartStep (SPDA)
Policy Form Number	ICC12 1303-52006 WSA
Distribution Channels Sold In	Bank
Product Launch Date	3/11/2013
Bonus	0.40% In years 2 - 4 Interest Rate Bonus, not Premium Bonus
Surrender Charge	6 Years 7.00, 7.00, 7.00, 6.00, 5.00, 4.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 1-3% Guaranteed Annual Return

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Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / \$100,000
Current Fixed Account Rate(s)	3.65% / 3.85%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	Due to interest bonus, rate above will be increased by 0.40% in years two through four; bonuses are cumulative.
Penalty-Free Withdrawals	<p>Q 5% of Account Value immediately</p> <p>NQ 10% of Account Value immediately</p> <p>(In years 1-4 a total of 10% of the Account Value can be withdrawn. In years 5+ 10% of Account Value can be withdrawn each year.)</p> <p>Must leave \$2,000 in account</p>
Death Benefit	Full Account Value
Surrender Charge Waivers Available	Nursing Home
Available Plan Types	401(a), 401(k), 412(e), IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
Issue Ages	18 - 89
Minimum Initial Premiums	Q/NQ \$20,000



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Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	Optional higher Street Level Commission available with lower fixed rate.
State Approvals	Variations Approved In: CT States Not Approved In: AK, CA, ME, NH, NY, RI
Street Level Compensation	Channel Specific Product Not Available
Data thought to be current as of:	4/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.